

**Information to identify the case:**

Debtor 1	<b>Robert David Brown</b>	Social Security number or ITIN	xxx-xx-2259
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>18-20670-GLT</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert David Brown

5/15/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert David Brown  
Debtor

Case No. 18-20670-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 15, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:**

Recip ID	Recipient Name and Address
db	+ Robert David Brown, 2104 Pulaski Road, New Castle, PA 16105-1830
14794127	+ Dr. Kenneth C Woods, 212 West Vine Street, New Wilmington PA 16142-1206
14794128	+ Whiting Family Vision, 2055 Mercer New Wilmington Road, New Wilmington PA 16142-2018

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 16 2023 03:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One Bank USA, N.A. Cabela's Club Visa, Attn: Ashley Boswell, PO Box 82609, Lincoln, NE 68501-2609
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 16 2023 00:01:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14822018	+ EDI: AIS.COM	May 16 2023 03:51:00	CAPITAL ONE BANK (USA), N.A., CABELA'S CLUB VISA, by American Infosource as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
14779505	+ EDI: CAPITALONE.COM	May 16 2023 03:51:00	Capital One / Cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14779509	Email/Text: collecadminbankruptcy@fnni.com	May 16 2023 00:01:00	FNB Omaha, Po Box 3412, Omaha, NE 68103
14784193	Email/Text: collecadminbankruptcy@fnni.com	May 16 2023 00:01:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14779508	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 16 2023 00:01:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14811105	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 16 2023 00:01:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14779506	EDI: JPMORGANCHASE	May 16 2023 03:51:00	Chase Card, Po Box 15298, Wilmington, DE 19850

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 15, 2023

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14827225	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14779510	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14780177	+ EDI: RECOVERYCORP.COM	May 16 2023 03:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14809634	+ Email/Text: ebnpeoples@grblaw.com	May 16 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14810316	EDI: Q3G.COM	May 16 2023 03:51:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14779511	+ EDI: CITICORP.COM	May 16 2023 03:51:00	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14779512	+ EDI: RMSC.COM	May 16 2023 03:51:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14826103	EDI: USBANKARS.COM	May 16 2023 03:51:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14779507	EDI: USBANKARS.COM	May 16 2023 03:51:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
14779514	EDI: USBANKARS.COM	May 16 2023 03:51:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125
14779513	+ Email/Text: jsprentz@urc.com	May 16 2023 00:02:00	United Refining, 15 Bradley Street, Warren, PA 16365-3299

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 15, 2023

Form ID: 3180W

Total Noticed: 25

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK National Association bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Robert David Brown dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PNC BANK National Association pawb@fedphe.com

TOTAL: 7